



Prepaid Debit Card Disclosures

Money Network State Government Disbursement Program Short Form

You do not have to accept this benefits card. Ask about other ways to receive your benefits.			
Monthly Fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$1.00 out-of-network	
ATM balance inquiry (in-network or out-of-network)			\$0
Customer service			\$0 per call
Inactivity			\$0
We charge 5 other types of fees. Here are two of them:			
ATM Withdrawal Int.			\$1.00
Priority Shipping			\$8.00
No overdraft/credit feature. Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services in the Cardholder Agreement.			

Money Network State Government Disbursement Program. The Mastercard is issued by My Banking Direct, a service of Flagstar Bank, N.A., Member FDIC, pursuant to a license from Mastercard U.S.A. Inc. Incorporated. Card is serviced by Money Network Financial, LLC.

List of All Fees (Long Form) for the Money Network® State Government Disbursement Program

All Fees	Program Fees	Details
Monthly Usage		
Account Opening and Card Receipt	\$0.00	No fee for Account Opening and initial Card.
Monthly Maintenance Fee	\$0.00	We do not assess a monthly maintenance fee.
Add Money		
Payer Deposit	\$0.00	Funds are loaded only by your Payer.
Spend Money		
Signature Debit Transactions	\$0.00	Select "Credit" or sign at point-of-sale (POS). International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Pin Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Get Cash or Send Cash		
ATM Withdrawal Fee or ATM Decline Fee In-Network	\$0.00	Withdrawal or Decline from ATM that is a part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or on our Website, or call Customer Service.
ATM Withdrawal Fee Out-of-Network	\$1.00	This is our fee. You will receive two (2) free withdrawals after each deposit made to your account. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. "Out-of-Network" means ATMs that are not in-network ATMs. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or on our Website, or call Customer Service.
ATM Decline Fee Out-of-Network	\$0.00	We do not charge a fee for this service. You may be charged a fee by the ATM operator.
Bank Teller Over the Counter Cash Withdrawal	\$1.00	At banks displaying the card association logo on your Card's front side. This is our fee. You will receive one (1) free per deposit made to your account. International Service Assessment or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$0.00	Domestic ACH transactions are subject to additional terms that are disclosed when transaction is initiated.
International ACH Withdrawal Fee	Not Applicable	ACH funds transfers to international bank accounts are not available.
Information		
Monthly Paper Statement	\$0.00	You may also obtain Account activity without a fee via Mobile App (data rates may apply), our Website, or by contacting Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at our Website, or call Customer Service.
ATM Balance Inquiry Fee Out-of-Network	\$0.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using Your Card Outside the U.S. (International Transactions)		
ATM Withdrawal INT Fee (Non-U.S.)	\$1.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)	\$0.00	
ATM Balance Inquiry INT Fee (Non-U.S.)	\$0.00	
Mastercard International Service Assessment	2.0%	This fee applies if a transaction is initiated in a currency other than U.S. dollars and a currency conversion rate applies. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See the section labeled "International Transactions" in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.

Mastercard Cross Border Assessment	0.0%	This fee applies if a transaction is initiated in U.S. dollars by a merchant with a non-U.S. country code. Fee is assessed as a percentage of the U.S. dollar amount of each International Transaction made with your Card. See the section labeled "International Transactions" in your Cardholder Agreement for additional information. If this fee applies to your transaction, it will be included in the transaction amount on your statement.
Other		
Reissuance of Lost/Stolen Card	\$0.00	We do not charge a fee for this service. Reissued Card shipped via U.S. mail 7-10 business days after order placed.
Emergency Funds	\$15.00	This is our fee for you to obtain emergency funds, which must be initiated through customer service. See the section labeled "Accessing Funds and Limitations" in your Cardholder Agreement for additional information.
Priority Shipping Fee	\$8.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Additional Disclosures		
<p>Your funds are eligible for deposit insurance up to the applicable limits by the Federal Deposit Insurance Corporation ("FDIC"). Your funds will be held at My Banking Direct, a service of Flagstar Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Flagstar Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. Money Network Financial, LLC is not a bank and is not FDIC-insured. See fdic.gov/deposit/deposits/prepaid.html for details.</p> <p>No overdraft/credit feature.</p> <p>Contact Customer Service by calling 1-800-684-7051, by mail at 2900 Westside Parkway, Alpharetta, GA 30004, or visit our Website at moneynetwork.com/EDD.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.</p>		
<p>© 2024 Money Network Financial, LLC. Cards issued by My Banking Direct, a service of Flagstar Bank, N.A., Member FDIC. All trademarks, service marks and trade names referenced in these materials are the property of their respective owners. FSB State Gov D 08/24 M-139372.</p>		